



# IOWA RECOVERY TIMES

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Smarter**

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## STATE UNVEILS NEW RECOVERY ASSISTANCE PROGRAMS AND POLICY

On Nov. 12, Governor Culver announced four new disaster assistance programs for small businesses and landlords impacted by the 2008 disasters, as well as improvements to the duplication of benefits policy for homeowners at a press conference in Cedar Rapids.

The new business assistance programs will be funded by \$85 million of the state's



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*Gov. Culver announces new disaster recovery programs in Cedar Rapids.*

## GOV. CULVER ANNOUNCES \$150 MILLION FOR FLOOD-DAMAGED HOME BUYOUTS

On Nov. 6, Gov. Culver announced that \$150 million in federal funds will be made available for the purchase of 1,352 homes damaged in last year's historic floods. This is the first round of awards made to 20 cities and counties to cover homes not eligible for FEMA buyouts. The funding is allocated from the \$516.7 million Community Development Block Grant (CDBG) Disaster Recovery Funds.

The first round of funding covers homes that are in

the 100-year flood plain, or pose a health and safety concern to the community, or have been determined to be substantially damaged. Remaining properties listed for a buyout will continue to be processed and will be funded with future awards. That step will begin as soon as possible and is required by the U.S. Dept. of Housing and Urban Development (HUD), which administers CDBG funding.

The Iowa Dept. of Economic Development accepted applications from

cities and counties to assess which homes are eligible for buyouts. First round award letters were recently sent to the city and county governments, with contracts expected to be issued in the coming weeks. Local governments will administer the buyout program.

A list of awards is below:

### **Cedar Rapids**

Number of properties approved: 852  
Funds approved: \$95,474,137

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## IOWA RENTAL HELP PROGRAM TO PROVIDE HOUSING ASSISTANCE TO IOWANS IN NEED

A new program called “Iowa Rental Help” was announced on Oct. 28 to help hundreds of Iowans maintain or acquire an affordable rental home.

Although this program is designed for all Iowans in need, individuals affected by the 2008 disasters could use this program as one more step toward recovery.

As part of the federal American Recovery and Reinvestment Act, almost \$1.5 billion was allocated to cities and states for the Homelessness Prevention and Rapid Re-Housing Program. The State of Iowa received \$11 million for the program, which is also called Iowa Rental Help.

Iowa Rental Help can provide qualified Iowa renters with rent and utility payments for up to 18 months (including up to six months in arrears), moving expenses, security deposits, rental deposits and more.

In addition, qualified homeowners moving into rental units and homeless individuals and families seeking rental housing can access the funds for affordable housing search and placement, moving expenses, case management, budget counseling and more. A list of eligible expenses and qualifications is available at [www.IowaRentalHelp.com](http://www.IowaRentalHelp.com).

When Iowans contact Iowa Rental Help, they will be connected with a case manager in their area to schedule a consultation to determine whether they qualify and determine the assistance that will best benefit them. The case manager will meet with them every six months to reassess the situation. Iowa Rental Help’s goal is for recipients to gain stability as well as adequate housing after a maximum of 18 months in the program.

The U.S. Department of Housing and



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Urban Development administers the program nationally; the Iowa Finance Authority (IFA) administers the program in Iowa.

For more information on the program, Iowans can call 877.386.9104, visit [www.IowaRentalHelp.com](http://www.IowaRentalHelp.com), or text RENT to 30644.

### **BUYOUTS (continued from page 1)**

#### **Oakville**

Number of properties approved: 122  
Funds approved: \$7,929,015

#### **Cedar Falls**

Number of properties approved: 101  
Funds approved: \$10,259,180

#### **Mason City**

Number of properties approved: 71  
Funds approved: \$8,517,455

#### **Iowa City**

Number of properties approved: 52  
Funds approved: \$11,665,530

#### **Louisa County (Rural Oakville)**

Number of properties approved: 32  
Funds approved: \$3,322,951

#### **Waverly**

Number of properties approved: 28  
Funds approved: \$3,757,234

#### **Des Moines**

Number of properties approved: 19  
Funds approved: \$815,460

#### **Davenport**

Number of properties approved: 18  
Funds approved: \$2,213,380

#### **Des Moines County**

Number of properties approved: 16  
Funds approved: \$1,953,030

#### **Dyersville**

Number of properties approved: 10  
Funds approved: \$1,100,000

#### **Johnson County**

Number of properties approved: 8  
Funds approved: \$1,413,308

#### **Olin**

Number of properties approved: 7  
Funds approved: \$490,924

#### **Waterloo**

Number of properties approved: 4  
Funds approved: \$261,180

#### **Coralville**

Number of properties approved: 3  
Funds approved: \$320,958

#### **Blackhawk County**

Number of properties approved: 2  
Funds approved: \$323,719

#### **Cedar County**

Number of properties approved: 2  
Funds approved: \$104,579

#### **Muscatine County**

Number of properties approved: 1  
Funds approved: \$228,769

#### **LaPorte City**

Number of properties approved: 1  
Funds approved: \$125,060

#### **Eddyville**

Number of properties approved: 1  
Funds approved: \$40,453

**Total number of first-round  
properties approved: 1,350**

**Total first-round funds approved:  
\$150,316,322**

**NEW PROGRAMS (continued from page 1)**

nearly \$800 million in Community Development Block Grant (CDBG) funds from the U.S. Dept. of Housing and Urban Development (HUD).

The Iowa Dept. of Economic Development (IDED) and Rebuild Iowa Office (RIO) worked closely with business leaders and landlords across the state to develop the following programs, which will assist with remaining unmet needs:

**Business Rental Assistance Program:** This program is for businesses remaining in or locating in rental space that was physically damaged by the 2008 disasters. Initially, this program allowed business owners up to \$50,000 to help offset building rental lease payments for a maximum of six months. Recipients now will be allowed to use the \$50,000 for other expenses associated with replacing damaged machinery, office furniture, supplies and other equipment. The maximum award a business can receive through this program is \$50,000.

**Loan Interest Expense Program:** The continued existence of many businesses is threatened by the expense of new debt acquired as a result of the disasters. This program provides up to \$50,000 to business owners to pay for the interest on an SBA or private loan for disaster recovery.

**Commercial Rental Income Gap Program:** This program is designed to assist with cash flow for commercial building owners to offset lost revenue from vacant rental space that was physically damaged by the disaster. A maximum of \$25,000 for lost rent will be reimbursed to commercial landlords per unit.

**Residential Landlord Business Support Program:** This program is designed to compensate disaster-impacted residential landlords providing affordable housing for lost rental income. Landlords may receive up to \$15,000 per business impacted by the disaster.

The same application form will be used

for all of these programs. Funds will be awarded on a first-come, first-served basis. Small business owners and landlords should apply at their local Council of Government or Entitlement City. Applications will be available by mid-December in most locations.

Governor Culver also announced improvements to the housing duplication of benefits policy. When the Jumpstart Housing program was first announced, any type of down payment assistance - or award a homeowner received to purchase a replacement house - was considered a bridge loan, meaning eventually the money had to be repaid after a buyout took place.

After long conversations with HUD, the State has finally received approval for Iowans who received state or federal assistance through Jumpstart to keep up to \$25,000 of their down payment assistance award towards a replacement or newly constructed home. Up to \$25,000 of this money will no longer be deducted from a person's buyout funds.

"The average price of a home in a buyout as a result of the 2008 disasters costs much less than the average price of a home sold in Iowa today leaving people with a gap that we need to help fill," said Governor Culver. "By allowing homeowners to keep up to \$25,000 towards a new home, we can help fill that need."

The Governor also encouraged impacted Iowans who are in a buyout and have identified a replacement home, to apply for down payment assistance at their local Council of Government or Entitlement City as soon as possible, if they haven't done so already. Depending on their income, homeowners may qualify for down payment assistance, which can then be used toward the purchase of a replacement home.

For additional information on these programs or for a listing of area Council of Governments or Entitlement Cities, visit the Rebuild Iowa Office Web site at [www.rio.iowa.gov](http://www.rio.iowa.gov) or call (515) 242-5004.

*For more  
information about  
recovery programs  
available to  
Iowans affected by  
the 2008 disasters,  
visit the Rebuild  
Iowa Office Web  
site at  
[www.rio.iowa.gov](http://www.rio.iowa.gov).*

## The Rebuild Iowa Office



*The Rebuild Iowa Office is tasked with ensuring that the state rebuilds safer, stronger and smarter than before the 2008 disasters. The RIO is supported by a professional staff made up of existing state employees and hired full-time staff to allow it to achieve its mission, vision, goals and objectives. Throughout its initiatives, the RIO is committed to a recovery and rebuilding process that is fair and equitable to everyone.*

[www.rio.iowa.gov](http://www.rio.iowa.gov)

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## WORKING TO RECOVER: EMERGENCY MANAGERS MAKING IOWA SAFER

Lori Morrissey, Story County Emergency Management Coordinator, delivered an important message to federal officials during her recent trip to Washington, D.C., where she represented Iowa at a meeting on the National Flood Insurance Program (NFIP).

The session, put on by the Federal Emergency Management Agency (FEMA) Nov. 5-6, was for FEMA officials to gain feedback about issues such as flood insurance, flood plain map modernization and reducing repetitive loss properties.

Morrissey was selected by FEMA to take part in the session. Other participants represented environmental and historic preservation groups; fair housing groups; lending, insurance, emergency management, real estate, land use, planning and engineering industries; and state, local and tribal governments. Morrissey was one of only a few emergency managers in attendance.

“At the local level people want, and need, a good flood management program, which includes planning and zoning, and management of the mapping,” Morrissey said. Flood plain maps are important when it comes to flood insurance because rates are based in part on where a property is located in relationship to a flood plain.

Additionally, Morrissey said flooding from surface stormwater needs to be considered. There are places in Story County, for example, where structures built above flood levels displace the water, causing other areas to flood. Stormwater then picks up crop debris along the way, particularly from no-till fields, washing the debris into culverts and ditches, and clogging up drainage systems.

Morrissey also would like to see a database record of flood damage. “As an emergency manager, I would love to be able to track the damage better,” she said.

Statistically:

- Currently, 512 communities in Iowa participate in the National Flood Insurance Program.
- There are currently 15,344 households in Iowa that are covered by flood insurance through the National Flood Insurance Program.
- Total amount of coverage statewide: more than \$2.2 billion.
- Total premiums paid in Iowa: \$11,477,201.
- Total number of claims in Iowa under the NFIP Insurance since 1978: 10,129.
- Total amount paid out for flood insurance claims in Iowa since 1978: \$227,707,286.

### Clip & Save...

#### Federal Agencies

General FEMA Information	800.621.FEMA (3362)
TTY for hearing/speech impaired	800.462.7585
FEMA Fraud Detection	800.323.8603
National Flood Insurance Program	800.427.4661
TTY for hearing/speech impaired	800.427.5593
Social Security Administration	800.772.1213
U.S. Small Business Administration	800.659.2955
Internal Revenue Service	800.829.1040
TTY for hearing/speech impaired	800.829.4059
Tax-Related Disaster Relief	866.562.5227
Housing & Urban Development Hotline	800.669.9777
Department of Veterans Affairs	800.827.0648

#### Iowa Contacts

For up-to-date disaster and recovery information visit the Rebuild Iowa Office Web site at [www.rio.iowa.gov](http://www.rio.iowa.gov).

If you have questions about consumer fraud, contact Attorney General's Consumer Protection Division  
888.777.4590 or 515.281.5926

To volunteer or make donations, contact:  
Iowa Concern Hotline 800.447.1985

Disaster Unemployment Information 800.JOB.IOWA

Iowa Mortgage Help 877.622.4866 or  
[www.IowaMortgageHelp.com](http://www.IowaMortgageHelp.com)

Ticket to Hope crisis counseling  
(call the Iowa Concern Hotline) 800.447.1985

Iowa Other Needs Assistance 800.659.2955

Other Needs Assistance 866.434.4692